

INTERNATIONAL SEARCH REPORT

International application No.
PCT/AU03/00255

A. CLASSIFICATION OF SUBJECT MATTER		
Int. Cl. ⁷ : G06F 17/60		
According to International Patent Classification (IPC) or to both national classification and IPC		
B. FIELDS SEARCHED		
Minimum documentation searched (classification system followed by classification symbols)		
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) DWPI USPTO (KEYWORDS): INTERNET, COMMERCE, MERCHANT, EFT, FUNDS TRANSFER+, PAY+, SECURE, TAMPER, CREDIT CARD, ESCROW, ...		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 6332134 B1 (FOSTER) 18 December 2001 See whole document	
A	WO 01/45008 A1 (DEBIT.NET, INC) 21 June 2001 See whole document	
A	US 6029150 A (KRAVITZ) 22 February 2000 See whole document	
<input checked="" type="checkbox"/> Further documents are listed in the continuation of Box C <input checked="" type="checkbox"/> See patent family annex		
<p>* Special categories of cited documents:</p> <p>"A" document defining the general state of the art which is not considered to be of particular relevance</p> <p>"E" earlier application or patent but published on or after the international filing date</p> <p>"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)</p> <p>"O" document referring to an oral disclosure, use, exhibition or other means</p> <p>"P" document published prior to the international filing date but later than the priority date claimed</p> <p>"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention</p> <p>"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone</p> <p>"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art</p> <p>"&" document member of the same patent family</p>		
Date of the actual completion of the international search 2 May 2003		Date of mailing of the international search report 12 MAY 2003
Name and mailing address of the ISA/AU AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustalia.gov.au Facsimile No. (02) 6285 3929		Authorized officer Stephen Lee Telephone No : (02) 6283 2205

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C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 6000832 A (FRANKLIN et al) 14 December 1999 See whole document	
A	WO 98/40809 A2 (CHA! TECHNOLOGIES, INC.) 17 September 1998 See whole document	

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Information on patent family members

International application No.

PCT/AU03/00255

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report		Patent Family Member			
US	6332134	AU	200117575	WO	200133404
WO	200145008	AU	200122615	US	2002077837
US	6029150	AU	45881/97	EP	944882
				WO	9814921
US	6000832	NONE			
WO	9840809	AU	65494/98	BR	9809045
		NO	994428	EP	1008022
			US	5903721	
END OF ANNEX					